

CLERK
U.S. BANKRUPTCY
COURT - WDPa

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Michael A. and Amber Thompson : Bankruptcy Case No. 22-10333-TPA
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this **28th** day of **September, 2022**, it is hereby **ORDERED, ADJUDGED and DECREED**, with the consent of all the parties in attendance, as follows:

A The Chapter 13 Plan dated **August 4, 2022**, except as modified herein as numbered, below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court. The current Plan payment is **\$2,929**.

1. The Debtor's student loan with **Federal Loan Servicing** is to be specially classified and paid in the amount of **\$442** per month as long term continuing debt subject to the following payment terms. (a) The proposed monthly payment for specially classified claims in the Plan (which claims are to be treated as long term continuing debt) is to be held on reserve until payments begin to Part 5.1 Unsecured Creditors (which will be no later than the completion of payment of all priority creditors (if any)); (b) At the commencement of distributions to the specially classified and Part 5.1 Unsecured Creditors (collectively the "Unsecured Classes") the amount available for distribution (which includes the full amount reserved for the specially classified claims) shall be pro-rated between the Unsecured Classes (which proration shall be calculated on the total projected amount to be paid to each class during the plan term); and, (c) In the event of a dismissal of the case, the Trustee's balance on hand shall not be refunded to the Debtor but shall, instead, be distributed to the Unsecured Classes consistent with the foregoing proration formula. (E52)

2. Confirmation of this Plan pursuant to this Order is without prejudice to reconsideration following a status conference held by the Chapter 13 Trustee to gauge the progress of Plan implementation, which **Status Conference** is scheduled for **November 1, 2022 at 1:30 p.m. remotely by the Trustee via Zoom, how to participate: go to www.ch13pitt.com, meetings@chapter13trusteewdpa.com**, (which may, upon agreement of the Parties, be continued from time to time *provided however* that following the 3rd continuance, the matter shall be set for hearing before the Court), following which time the Plan may be modified to the satisfaction of all Parties after notice and hearing before the Court, or the status conference may be marked closed by the Chapter 13 Trustee. (A1)

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. Objections to the Plan: This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. Review of Claims Docket and Objections to Claims. Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they

are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

4. Motions or Complaints Pursuant to §§506, 507, or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:

(a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.

(c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.

7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

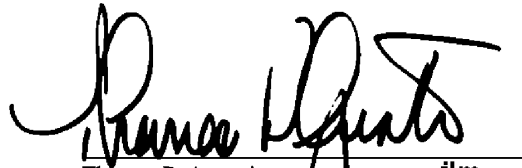
8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without

further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.



Thomas P. Agresti jlm
United States Bankruptcy Judge

cc: All Parties in interest to be served by Clerk immediately

In re:
Michael A. Thompson
Amber Thompson
Debtors

Case No. 22-10333-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Sep 28, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Thompson, Amber Thompson, 3366 McConnell Road, Hermitage, PA 16148-3214
15503555	Akron Children's Hospital, PO Box 1757, Akron, OH 44309-1757
15503557	Best Egg, Po Box 3999, Saint Joseph, MO 64503-0999
15503575	+ Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
15503581	+ Navient, Po Box 3229, Wilmington, DE 19804-0229
15503594	++ TEAM RECOVERY INC, PO BOX 1643, STOW OH 44224-0643 address filed with court:, Team Recovery, Inc, 3928 Clock Pointe Trail, Stow, OH 44224
15503597	+ Team Recovery, Inc, Attn: Bankruptcy, Po Box 1643, Stowe, OH 44224-0643
15503602	+ Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438
15503601	+ Wells Fargo/Furniture Marketing Group, Po Box 14517, Des Moines, IA 50306-3517
15503603	+ Weltman Weinberg & Reis, 436 7th Ave., Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Sep 28 2022 23:22:50	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15503553	Email/Text: Bankruptcy@absoluteresolutions.com	Sep 28 2022 23:18:00	Absolute Resolutions, 8000 Norman Center Dr, Bloomington, MN 55437
15503554	Email/Text: Bankruptcy@absoluteresolutions.com	Sep 28 2022 23:18:00	Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437
15506685	Email/Text: Bankruptcy@absoluteresolutions.com	Sep 28 2022 23:18:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
15503560	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 28 2022 23:22:39	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15503558	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 28 2022 23:22:25	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15509381	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 28 2022 23:22:39	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15503562	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2022 23:22:43	Citibank/Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
15503563	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2022 23:22:44	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15503564	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2022 23:33:03	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15503565	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

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User: auto

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		Sep 28 2022 23:19:00	Comenity Bank/Kay Jewelers, PO Box 182273, Columbus, OH 43218-2273
15503566	+ Email/Text: bdsupport@creditmanagementcompany.com	Sep 28 2022 23:19:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15503573	Email/Text: administrative@foundationfinance.com	Sep 28 2022 23:19:00	Foundation Finance Company, Attn: Bankruptcy, Po Box 437, Schofield, WI 54476
15503568	+ Email/Text: bncnotifications@pheaa.org	Sep 28 2022 23:19:00	Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15503567	+ Email/Text: bncnotifications@pheaa.org	Sep 28 2022 23:19:00	Fedloan, Pob 60610, Harrisburg, PA 17106-0610
15503570	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Sep 28 2022 23:19:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15503569	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Sep 28 2022 23:19:00	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15508136	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Sep 28 2022 23:19:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15503571	+ Email/Text: cashiering-administrationservices@flagstar.com	Sep 28 2022 23:19:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15503572	+ Email/Text: administrative@foundationfinance.com	Sep 28 2022 23:19:00	Foundation Finance Company, 7802 Meadow Rock Drive, Weston, WI 54476-5262
15503574	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 28 2022 23:19:00	Goldman Sachs Bank USA, Lockbox 6112, Philadelphia, PA 19170-0001
15503577	+ Email/Text: MDSBankruptcies@meddatsys.com	Sep 28 2022 23:19:00	Med Data Systems, Attn: Bankruptcy, 2001 9th Ave, Ste 312, Vero Beach, FL 32960-6413
15503576	+ Email/Text: MDSBankruptcies@meddatsys.com	Sep 28 2022 23:19:00	Med Data Systems, 755 West Nasa Boulevard, Melbourne, FL 32901-1815
15503578	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 28 2022 23:19:00	Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
15511358	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 28 2022 23:19:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15503579	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 28 2022 23:19:00	Mrc/united Wholesale M, 350 Highland, Houston, TX 77009-6623
15503580	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 28 2022 23:19:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15503583	+ Email/PDF: pa_dc_claims@navient.com	Sep 28 2022 23:22:40	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15503586	+ Email/PDF: pa_dc_claims@navient.com	Sep 28 2022 23:22:49	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
15503585	+ Email/PDF: pa_dc_ed@navient.com	Sep 28 2022 23:22:50	Navient Solutions Inc, Po Box 9635, Wilkes Barre, PA 18773-9635
15503589	Email/Text: info@plazaservicesllc.com	Sep 28 2022 23:18:00	Plaza Services, LLC, 110 Hammond Drive, Suite 110, Atlanta, GA 30328
15503590	+ Email/Text: mortgagebkcorrespondence@bofa.com	Sep 28 2022 23:19:00	PNC, c/o Bankcard Services, Po Box 15286, Wilmington, DE 19850-5286
15503588	+ Email/PDF: ebnotices@pnmac.com	Sep 28 2022 23:22:50	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15503587	+ Email/PDF: ebnotices@pnmac.com	Sep 28 2022 23:22:50	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
15515368	+ Email/PDF: ebnotices@pnmac.com	Sep 28 2022 23:22:43	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
15508444	+ Email/Text: documentfiling@lciinc.com		

District/off: 0315-1

User: auto

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		Sep 28 2022 23:19:00	Plaza Services, LLC, PO BOX 1931, Burlingame, CA 94011-1931
15515890	Email/Text: ebn_bkrt_forms@salliemae.com	Sep 28 2022 23:19:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15503592	+ Email/Text: servicing@svcfm.com	Sep 28 2022 23:19:00	Service Finance Company, Attn: Bankruptcy, 555 S Federal Highway, Boca Raton, FL 33432-6033
15503591	+ Email/Text: servicing@svcfm.com	Sep 28 2022 23:19:00	Service Finance Company, 555 S Federal Highway, Boca Raton, FL 33432-6033
15503883	+ Email/PDF: gecsed@recoverycorp.com	Sep 28 2022 23:22:48	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15503593	+ Email/PDF: gecsed@recoverycorp.com	Sep 28 2022 23:22:24	Synchrony Bank/Wal-Mart, PO Box 530927, Atlanta, GA 30353-0927
15503600	+ Email/Text: BankruptcyNotice@upmc.edu	Sep 28 2022 23:19:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15517133	Email/PDF: BankruptcyNoticesCCSBKOperations@wellsfargo.com	Sep 28 2022 23:33:03	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 43			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr		PENNYMAC LOAN SERVICES, LLC
15503556	*	Akron Children's Hospital, PO Box 1757, Akron, OH 44309-1757
15503561	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15503559	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15503584	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15503582	*+	Navient, Po Box 3229, Wilmington, DE 19804-0229
15503595	*P++	TEAM RECOVERY INC, PO BOX 1643, STOW OH 44224-0643, address filed with court:, Team Recovery, Inc, 3928 Clock Pointe Trail, Stow, OH 44224
15503596	*P++	TEAM RECOVERY INC, PO BOX 1643, STOW OH 44224-0643, address filed with court:, Team Recovery, Inc, 3928 Clock Pointe Trail, Stow, OH 44224
15503598	*+	Team Recovery, Inc, Attn: Bankruptcy, Po Box 1643, Stowe, OH 44224-0643
15503599	*+	Team Recovery, Inc, Attn: Bankruptcy, Po Box 1643, Stowe, OH 44224-0643

TOTAL: 2 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2022 at the address(es) listed

District/off: 0315-1

User: auto

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Date Rcvd: Sep 28, 2022

Form ID: pdf900

Total Noticed: 53

below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor NATIONSTAR MORTGAGE LLC logsecf@logs.com
Lauren M. Lamb	on behalf of Joint Debtor Amber Thompson julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren M. Lamb	on behalf of Debtor Michael A. Thompson julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
TOTAL: 6	